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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Allan et al.  
Serial No. : 09/696,099  
Filed : October 25, 2000  
Title : VALUE TRANSACTION SYSTEMS

Art Unit : Unknown  
Examiner : Unknown

Commissioner for Patents  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449, copies of which are enclosed. Copies of two communications from foreign patent offices in a counterpart application are also enclosed.

This statement is being filed within three months of the filing date of the application or before the receipt of a first Office action on the merits. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 5 JANUARY 2001

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I hereby certify under 37 CFR §1.8(a) that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

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